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ABSTRACT

This practical guide is designed to provide teen parents with skills that will prepare them for the working world. The first section on job skills focuses on the steps in the job-finding and keeping process. It covers job interests, job search, social security, writing a resume, resources, job-finding tools, job interviews, application forms, W-4 forms, good work habits, summer jobs, and odd jobs for extra money. The second section addresses managing the future. It provides information on getting an education, checking accounts, money management and budgeting, housing and utilities, and day care. A resource directory is appended. (YLB)

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STARTING OUT . . .

A Job-Finding Handbook for Teen Parents

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PROGRAM FOR ASSISTANCE IN EQUITY
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CARIÑO Child Care Resource and Referral

INTRODUCTION

Starting Out . . . A Job-Finding Handbook for Teen Parents is intended to be a practical guide to finding a job, the job that brings in the income all teen parents need. It is not intended to be a planning guide for a *career*, for the job or series of jobs that give satisfaction, economic well-being, and personal growth over a lifetime.

Because it is a practical guide, *Starting Out* covers some issues usually beyond the scope of a job-finding handbook. For instance, because it is for teen parents, *Starting Out* explains work permits, social security, and W-4 forms. It also addresses basics of budgeting, choosing a first home, and day care. The latter is the most critical issue for teen parents. Without day care, there can in all likelihood be no job, no school.

But, the Program for Assistance in Equity (PAE), which sponsored and developed this publication, is an educational program staffed by educators and would-be educators. We cannot let an opportunity pass to urge teen parents to pursue their education as far as they possibly can. No matter how hard, how impossible it seems at the moment, education is the key to addressing all the issues teen parents face. Education is the key to economic well-being, to personal growth and satisfaction—to a career. Please learn how to learn, learn all your life, and you and your child will be richly rewarded.

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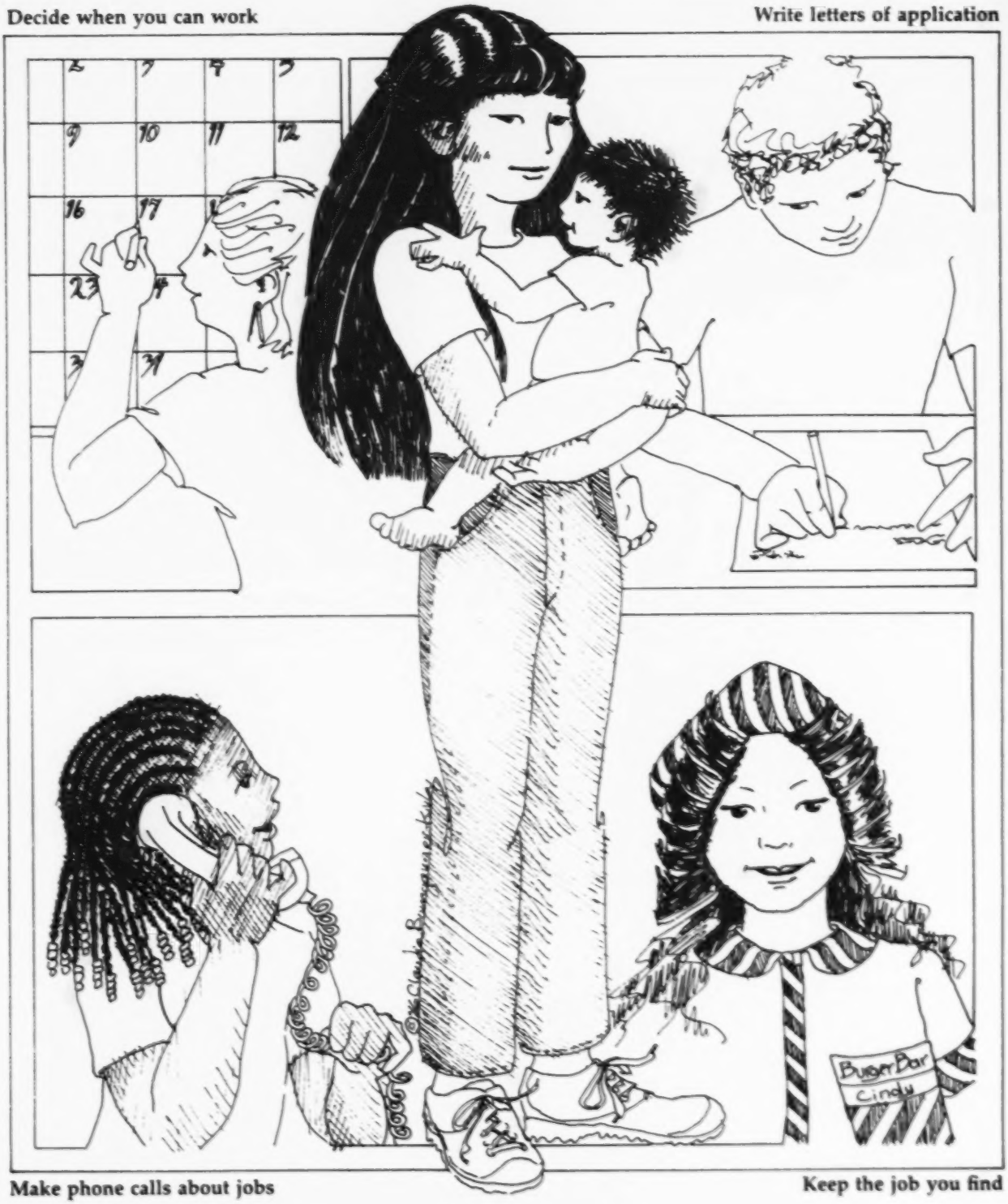
Decide when you can work

Write letters of application



Make phone calls about jobs

Keep the job you find

JOB SKILLS

The first thing to know about finding jobs is that the search is a process or series of steps. Unless you can get a job from a friend or family member, you usually have to go through some or all of the steps. That's what "Job Skills" is all about... it shows you how to take each step in the job-finding process.

When you are a young teen parent looking for your first job, there are two extra steps you may have to take. If you're younger than 16, you may need to get a work permit. You also may need to get your own social security card, if your parents haven't already gotten one for you. Otherwise, you follow the same steps that older and more experienced workers follow:

- Decide what sort of job you want
- Decide when and where you can work
- Learn about job openings
- Write a resume and other materials to show employers
- Write letters of application
- Make phone calls about jobs
- Prepare for and handle job interviews
- Fill out application forms
- Follow up on job interviews
- Fill out a W-4 Form
- Keep the job you find

Going through all the steps doesn't guarantee 100 percent that you'll find a job, but it sure helps!

SOME WORDS TO KNOW

Job Objective:	The kind of work you hope to find.
Education:	The formal teaching or instruction you received in school.
Social Security Number:	A number assigned by the U.S. Social Security Administration which is needed for taxes and Social Security benefits.
Extracurricular Activities:	School activities which are not part of classes, such as clubs, sports, band, etc.
Volunteer Work:	Work or assistance done without pay.
Reference:	The name of a person who can give information about your skills, abilities, and personal traits. It must be someone who is well acquainted with you.
Employer:	The person or business who hires people to work for the company.
Employee:	The person hired for a job.
Supervisor:	A person in charge who directs the work of a number of employees.
Apprenticeship:	A situation where a person can learn a trade or skill in on-the-job training. *Union* apprentices are usually paid and attend classes.
Letter of Application:	A request in writing to be considered for a specific job.
Resume:	A written summary of your education, work experience, and other information.
Applicant:	The person who is applying for a job.
Application Form:	A printed form used to obtain needed work-related information from an applicant.
Job Interview:	A meeting between the applicant and the person at a business who is responsible for hiring new employees.
Job Description:	A written outline of the duties to be performed by an employee for a specific job.

JOB NEEDS CHECKLIST

Before job hunting, it is often helpful to take a little time to think about your abilities and experience and the kinds of jobs you are looking for. That way, you don't waste either your time or that of possible employers by interviewing for jobs that aren't suitable for you. Also, you know ahead of time about certain things that could keep you from taking a particular job if it were offered to you.

TYPES OF EMPLOYMENT CONSIDERED: _____

_____

_____

_____

WHERE CAN/MUST YOU WORK? ☐ Close to home

☐ Close to bus system

☐ Doesn't matter

COULD YOU RELOCATE TO ANOTHER CITY OR STATE? ☐ Yes

☐ No

AVAILABLE FOR WORK? ☐ Days ☐ Any time ☐ Nights

☐ Full-time ☐ Part-time

☐ Permanent ☐ Temporary

WILL YOU WORK OVERTIME? ☐ Whenever needed ☐ Never

☐ Occasionally

DO YOU HAVE CHILD CARE ARRANGED? ☐ Yes ☐ No

DO YOU HAVE CHILD CARE FOR NIGHT OR OVERTIME WORK?

☐ Yes ☐ No

PAY? ☐ Hourly ☐ Salary ☐ Commission

WOULD YOU BE WILLING TO TAKE SOME TRAINING IN ORDER TO GET THE JOB?

☐ Yes ☐ No If no, why not? _____

HOT ON THE TRAIL OF A JOB . . . FINDING ALL THE CLUES

1. Know what kinds of jobs you could fill according to the skills and experience you've had. Since you're a teen parent, you may not be able to fill some jobs even though you have the skills. For example, could you go out-of-town on overnight highway construction jobs if you have a child? If you're not sure about a job, go to the library and look at *The Dictionary of Occupational Titles*. Find the Reference section and ask the Librarian to help you find the book.

This valuable resource book describes different occupations in terms of educational or vocational preparation, the working conditions (indoor? outdoor? excessive heat or cold?), and the physical demands (requires sitting? heavy physical labor?). It might save you from applying for jobs you're not trained for or wouldn't like.

While you're at the library, look around (or ask the librarian) for books on finding jobs and other resources that might help you with local employment opportunities. Don't pass up any bets!

2. Be organized! You may think this is hard, but you're more likely to succeed if you set goals for each week on the number of contacts you need to make. Then keep excellent records of phone contacts, interviews, applications filled out, results, etc. That way you know the ones that need follow-up to see if the job has been filled. [See page 6 for Job Search form you can use to record information.]

3. Don't overlook *any* possible job leads:

- Family, friends, and church (if you attend)—Spread the word that you're looking for work and what kind. The "grapevine" works amazingly well!

- Former employers or co-workers—They often hear of job openings in their companies or from other businesses.
- State Employment Security Department—Get listed with them, as well as checking their job offerings on microfilm or posted notices. They have some part-time jobs listed and can be a possible source for full-time summer jobs.
- Tribal Offices—There may be listings of jobs, either temporary or permanent jobs on or off the reservation.
- Newspaper classified ads—Check these every day and call *right away* if you see something promising. But don't assume these are the only job openings in town.
- Telephone Yellow Pages—Check the ads of companies that might use your skills, such as construction, retail stores, or fast food restaurants. Then make some "cold calls" and ask to fill out an application form.
- New businesses or construction—As you are going around town on job interviews, notice any new stores or businesses opening up that could use your skills. Stop and ask to fill out an application.
- Private employment agencies—Usually they charge a fee for finding you a job. But some don't, and if they don't, their ad in the telephone book yellow pages will say so.

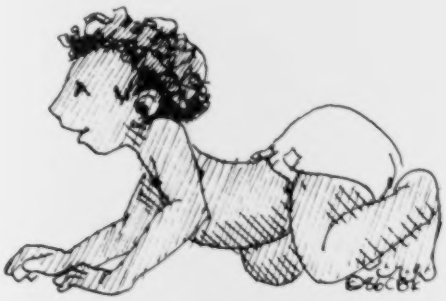
JOB SEARCH FORM
(Keep track of all job contacts)

NAME OF BUSINESS & JOB APPLIED FOR (include ad)	DATE	TIME	TEL. #	CONTACT PERSON	INTERVIEW RESULTS	INTERVIEW FOLLOW-UP

YOU AND YOUR SOCIAL SECURITY CARD

You must have a Social Security number in order to be employed. In fact, some employers won't hire anyone who doesn't have a number. The Social Security card is used to identify you, and also is needed for tax purposes. The money taken out of your paycheck for F.I.C.A. (Federal Income Contributions Act) is deposited to your account according to your name and Social Security number. Then, when you become 65, you can draw a monthly Social Security retirement check. If you become disabled and unable to work—no matter at what age—you also may be able to draw Social Security. So your number is very important to make sure that all deductions are properly credited to your account.

Social Security is especially important for teen parents. After you work 1½ years, both you and your child are protected if you're disabled. If you can't work for one year, both you and the child will receive monthly disability checks. If you're married, your spouse also can receive a check if he or she stays home to care for your child. However, your spouse's checks will stop when your child is 16 years old.



Social Security is also life insurance for the teen parent. If you die, your child will have a monthly income until age 18. Again, if you're married, your spouse also can get a monthly check if he or she cares for the child until age 16.

If you don't already have a Social Security card, you should apply for one immediately. You can obtain an application card at your local Social Security Administration office, listed under "U.S. Government" in your phone book. All employment application forms ask for your Social Security number. If you haven't yet received your number, just write in the space "number applied for." Then, if you are hired, you can provide your employer with your number as soon as you get it.

On the next page is a copy of the Application for a Social Security Number. It is not hard to fill out. The main thing to remember is that it's better to use your full name—first, middle, and last. It's easier to avoid confusion with someone else with the same first and last name. Be sure to *sign* your name—do not print it unless that is your normal signature.

DEPARTMENT OF HEALTH AND HUMAN SERVICES
SOCIAL SECURITY ADMINISTRATION

Form Approved
OMB No. 0960-0066

FORM SS-5 – APPLICATION FOR A SOCIAL SECURITY NUMBER CARD (Original, Replacement or Correction)

Unless the requested information is provided, we may not be able to issue a Social Security Number (20 CFR 422.103(b)).

INSTRUCTIONS TO APPLICANT ▶ **Before completing this form, please read the instructions on the opposite page. Type or print, using pen with dark blue or black ink. Do not use pencil. SEE PAGE 1 FOR REQUIRED EVIDENCE.**

NAA NAME TO BE SHOWN ON CARD — First | Middle | Last

NAB FULL NAME AT BIRTH (IF OTHER THAN ABOVE) — First | Middle | Last

1 **ONA** OTHER NAME(S) USED

STT **2** MAILING ADDRESS (Street/Apt. No., P.O. Box, Rural Route No.)

CTY CITY (Do not abbreviate) | **STE** STATE | **ZIP** ZIP CODE

CSP **3** CITIZENSHIP (Check one only)
- ☐ a U.S. citizen
- ☐ b Legal alien allowed to work
- ☐ c Legal alien not allowed to work
- ☐ d Other (See instructions on Page 2)

SEX **4** SEX
- ☐ MALE
- ☐ FEMALE

ETB **5** RACE/ETHNIC DESCRIPTION (Check one only) (Voluntary)
- ☐ a Asian, Asian-American or Pacific Islander (Includes persons of Chinese, Filipino, Japanese, Korean, Samoan, etc., ancestry or descent)
- ☐ b Hispanic (Includes persons of Chicano, Cuban, Mexican or Mexican-American, Puerto Rican, South or Central American, or other Spanish ancestry or descent)
- ☐ c Negro or Black (not Hispanic)
- ☐ d Northern American Indian or Alaskan Native
- ☐ e White (not Hispanic)

DOB **6** DATE OF BIRTH ▶ MONTH | DAY | YEAR — **AGE** **7** PRESENT AGE — **PLB** **8** PLACE OF BIRTH ▶ CITY (Do not abbreviate) | STATE OR FOREIGN COUNTRY (Do not abbreviate) | **FCI** ☐

MNA **9** MOTHER'S NAME AT HER BIRTH — First | Middle | Last (Her maiden name)

FNA FATHER'S NAME — First | Middle | Last

PNO **10**
a. Has a Social Security number card ever been requested for the person listed in item 1? ☐ YES(2) ☐ NO(1) ☐ Don't know(1)

b. Was a card received for the person listed in item 1? ☐ YES(3) ☐ NO(1) ☐ Don't know(1)

▶ **IF YOU CHECKED YES TO A OR B, COMPLETE ITEMS C THROUGH E; OTHERWISE GO TO ITEM 11.**

SSN c Enter the Social Security number assigned to the person listed in item 1 ☐☐☐-☐☐-☐☐☐☐

NLC d Enter the name shown on the most recent Social Security card issued for the person listed in item 1

PDB e Date of birth correction (See instruction 10 on page 2) ▶ MONTH | DAY | YEAR

DON **11** TODAY'S DATE ▶ MONTH | DAY | YEAR

12 Telephone number where we can reach you during the day. Please include the area code ▶ HOME | OTHER

ASD **WARNING: Deliberately furnishing (or causing to be furnished) false information on this application is a crime punishable by fine or imprisonment, or both.**

IMPORTANT REMINDER: WE CANNOT PROCESS THIS APPLICATION WITHOUT THE REQUIRED EVIDENCE. SEE PAGE 1.

13 YOUR SIGNATURE

WITNESS (Needed only if signed by mark "X")

14 YOUR RELATIONSHIP TO PERSON IN ITEM 1
☐ Self ☐ Other (Specify) _____

WITNESS (Needed only if signed by mark "X")

DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)

DTC (SSA RECEIPT DATE)	NPN	DOC
NTC	CAN / BIC	IDN
ITV ☐ MANDATORY IN PERSON INTERVIEW CONDUCTED		
TYPE(S) OF EVIDENCE SUBMITTED	SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW	
	DATE	
DCL	DATE	

WRITING A RESUME

A resume is really only a summary of the most important information an employer would like to know about you. It includes your name, address, and phone number, as well as facts about your education and training, work experience/ previous jobs, etc.

You can put together a simple resume or a very complicated, long one. The function is the same for both.

Either one provides the information an employer needs to decide whether to interview you for a job or not. Other information the employer may need can be obtained later. Meanwhile, here are some hints for writing a resume:

1. Be accurate as possible and don't lie. You could lose your job later on if they find out you lied about any facts.

2. Try to use good grammar and spell correctly. If you are not so good in this area, have someone else correct your resume.

3. Be neat. If possible, have your resume typed. If you can't, print the information carefully. A sloppy, untidy resume makes a bad first impression.

4. Emphasize your strong points and abilities—the things you feel that you do really well.

5. If you have ever done unpaid volunteer work, don't forget to list it. It's still work experience, whether or not you were paid, and adds to your skills and abilities. Many people have gained valuable experience as volunteers.

Here are some things you *do not* have to put on your resume.

- Whether you are male or female
- Age, birth date, attendance dates at elementary/high school
- Race, color, or ethnic background

- Religion or politics
- Physical handicaps or disabilities

In trying to be fair to all people, including minorities, most employers remove such questions from their application forms or their interviews for most jobs. However, there are certain kinds of jobs where some of this information might be important to the job, such as a disability, if mobility or strength were required.

On the following pages are some sample resumes. Select the one that you feel is best for your particular educational and work/employment experience. Use it as a guide and prepare your own resume.

SAMPLE RESUME
FOR
PART-TIME EMPLOYMENT

MARIA ELENA SANCHEZ
RT. 1
Los Lunas, New Mexico 87131
(505) 865-1000

JOB OBJECTIVE: Part-time position as retail sales clerk or photographer's assistant
(Am attending high school)

EDUCATION

Los Lunas High School—Will graduate in 1987

Technical-Vocational Institute (Albuquerque)—Took a night course in photography

WORK EXPERIENCE

1983–1985: Delivered papers for the Albuquerque Journal in Los Lunas

1985–1986: Worked after school and Saturdays in my father's photography shop

1986: Worked in the summer full-time on cleanup crew at Uncle Cliff's Amusement Park

VOLUNTEER EXPERIENCE: Tutor for handicapped students

SPECIAL SKILLS: Speak fluent Spanish and a little Navajo

INTERESTS: Photography and woodcarving

AWARDS: Second place in photography, NM State Fair

REFERENCES: Available upon request

SAMPLE RESUME FOR HIGH SCHOOL GRADUATE; NO PAID EXPERIENCE

Robert J. Martin
Amherst Southeast Apartments
1111 Amherst, SE
Albuquerque, New Mexico 87106
No phone
Leave messages at #265-3867 (Neighbor)

JOB OBJECTIVE: Full-time office assistant

EDUCATION: Graduate of Albuquerque High School
(Upper third of my class; 3.5 average)

Program included these business-related courses:

Typing	2 years
Mathematics	3 years
Bookkeeping	1 year
Office machines (including computers)	1 year

OFFICE SKILLS: Type 60 words per minute; especially good with mathematics; can operate Apple II and Franklin computers; have some experience with Wordstar word processing.

WORK EXPERIENCE: None—Very willing to work on an apprenticeship basis or take further training to increase my skills.

VOLUNTEER WORK: Sold raffle tickets to benefit home for runaway children; helped senior citizens with income tax returns; volunteered work to help clean up trash around housing project.

AWARDS: Citizenship award (high school)

INTERESTS: Chess, auto mechanics, and swimming

REFERENCES: Available upon request

SOME JOB-FINDING TOOLS

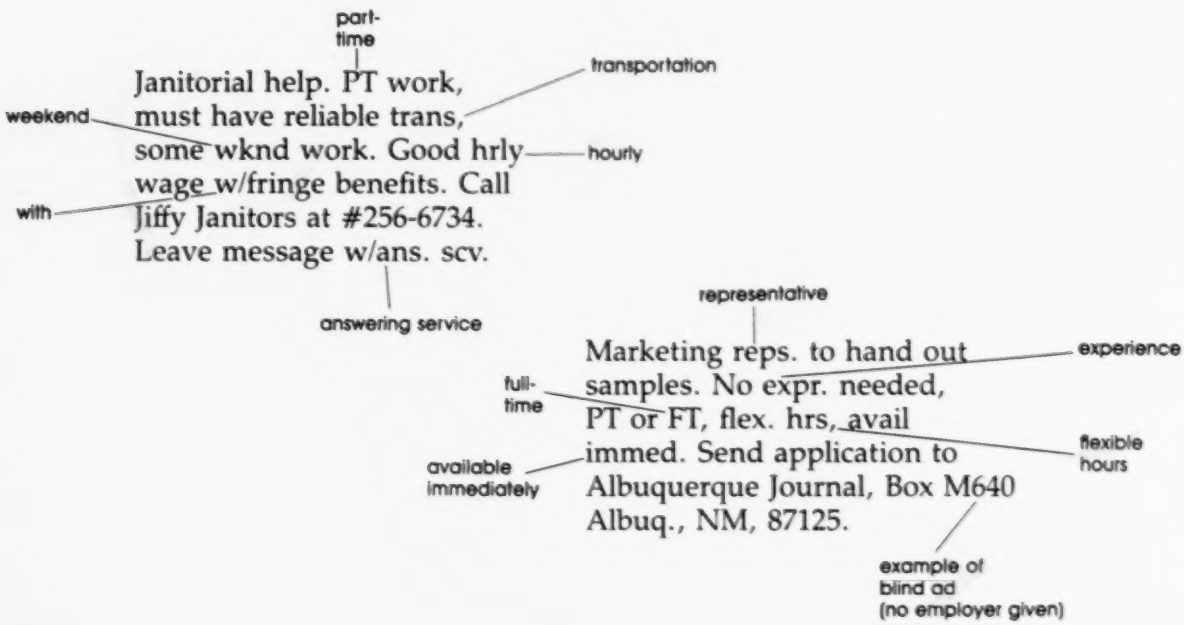
Inquiring about or applying for a job can take several forms. It helps to know how to handle these different approaches:

- Making a telephone contact
- Letter contacts (two samples)

  Contacting an employer unavailable by phone
  Responding to a classified ad

- Using a Job Information Card

Before we look at these tools, perhaps we should see how classified or want ads are set up. They often have abbreviations and a little translation might help you read them more easily.


part-time
transportation
weekend
hourly
with
answering service
representative
experience
full-time
flexible hours
available immediately
example of blind ad (no employer given)
Janitorial help. PT work, must have reliable trans, some wknd work. Good hrly wage w/fringe benefits. Call Jiffy Janitors at #256-6734. Leave message w/ans. scv.
Marketing reps. to hand out samples. No expr. needed, PT or FT, flex. hrs, avail immed. Send application to Albuquerque Journal, Box M640 Albuq., NM, 87125.

Now that we've seen how classified or want ads work, we'll look at the job-finding tools listed above. There's a script for making telephone calls and sample letters. There's also a description of how to make and use a Job Information Card.

Making a Telephone Contact
(Smile . . . you'll sound more enthusiastic!)

A. "Hello, my name is _____ and I'm calling about the job opening for a _____ which was listed in today's paper [or other source]."

B. Briefly discuss your skills and experience. [Don't take too much time, as the office phone probably is "ringing off the hook" with others also wanting the job.]

C. "When may I come in for an interview?" [They may ask you just to bring in or send your resume. Then after reviewing all of the resumes, they'll call in just those people that look more promising for interviews.]

If they do want to interview you, try to be as flexible as possible about adjusting your time to fit their schedule. However, most companies that hire students still in school understand about your not being able to come during school hours.

NOTE: If you're responding to a newspaper advertisement and the ad specifically says "no phone calls," DO NOT—UNDER ANY CIRCUMSTANCES—TRACK DOWN THE TELEPHONE NUMBER AND CALL ANYWAY. That's almost a 100 percent guarantee you *won't* get the job. Remember . . . they're "calling the shots," so it's better to learn how to play the game!

Sample Letter: Contacting an Employer Unavailable by Phone

DATE:

NAME/TITLE OF CONTACT (if known)
NAME OF COMPANY
ADDRESS
CITY, STATE, ZIP

Dear _____: (name/title, if known. If *not* known, omit this line)

I would like to apply for the position of _____ with the _____ [name of company]. I have worked as a _____ and [give brief details of your background and experience]. I feel I have the qualifications necessary for the job.

I am enclosing my resume and letters of recommendation [if available] and would appreciate being able to come and discuss them with you. You may contact me at [telephone #] if you wish to set up an appointment. I am looking forward to hearing from you.

Sincerely,

(sign)
Typed Name [if typewritten]
Address

Sample Letter: Responding to a Classified Ad

DATE:

NAME/TITLE OF CONTACT (if known)
NAME OF COMPANY
ADDRESS
CITY, STATE, ZIP

Dear _____: (name/title, if known. If *not* known, omit this line)

I am interested in applying for the position of _____ as advertised in the _____ [name of newspaper] on _____ [date].

My background includes [give brief details]. I am enclosing my resume to give you further information.

I would appreciate having an interview to discuss this position. Please call me at #_____ or write me at the address below. Thank you for your consideration.

Sincerely,

(sign)
Typed Name [if typewritten]
Address

Job Information Card

This Job Information Card is merely a more organized way of introducing yourself to a prospective employer through a summary of key information. If you're nervous about talking to people, handing out the information card gives you something to do with your hands!

Another person can see at a glance your name, telephone number, position desired or types of jobs sought, as well as skills and other descriptive information.

Such an information card has several uses. Attach it to your application form or leave it with companies who do not wish you to fill out an application at the time. It can help them keep you in mind when openings do occur. It's also handy to give to friends, relatives, former employers or co-workers—anyone who might be able to keep you posted when they hear about job openings [It's hard for people to remember all the correct information about you!]

So here is a sample of a Job Information Card—try filling it out for a little practice. When you fill it out, you'll want to:

1. List specific position applying for or give several types of jobs you feel qualified to handle.
2. Give amount of experience related to job being sought; any specialized skills, such as typing, operating a computer, etc.
3. State if you're looking for full- or part-time work. If it's during the school year, state part-time. But during the summer, you'll be able to take full-time work.

NAME _____ PHONE NO. _____

POSITION REQUESTED: _____

SKILLS/EXPERIENCE: _____

_____

_____

ADDITIONAL INFORMATION: _____

_____

_____

PREPARING FOR A JOB INTERVIEW

The first trick to being well prepared for a job interview is to have all the right information with you. When you are filling out applications or being interviewed, then you'll have all the information you need. Here's a reminder about the information you'll need:

- Current address and a telephone number where you can be contacted
- Complete names, addresses, and phone numbers of former employers and dates of employment
- Names, addresses, and phone numbers of three business or personal references—people who are familiar with your abilities. *Always ask permission of people before using them as a reference.*
- Social Security number
- Driver's license
- A concise resume

The second trick to being well prepared is to find out all you can about the company. If possible, try to visit the company before your interview. You can learn a lot about how it might be to work there just by looking . . . do employees seem cheerful? Is it neat and well organized? Do you feel comfortable there?

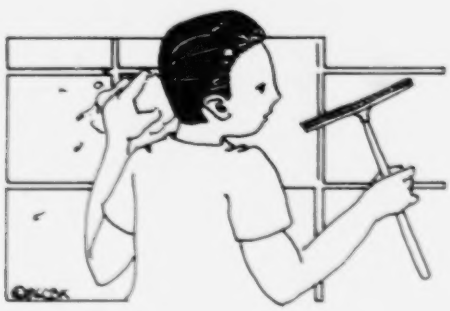
Also find out all you can about the company from these sources:

- Yellow Pages
- Brochures or pamphlets
- Present or former employees
- City/business directories in the library

Learn all you can about what the company does, the products or services it provides, whether it is locally or nationally owned, how long it has been in business, and its size. Be prepared to give reasons *why* you want to work for this company, if asked. Showing that you know something about the company can indicate that you have a real interest in working hard for the employer.

Samples of Work or Recommendations

If you have samples of your work that are appropriate for the job you're applying for (such as art, drafting, printing, writing, or small craft/carpentry samples) take them along to show your prospective employer. Also, don't be afraid to show written recommendations from former employers, teachers, or others who know your work and your abilities.



SAMPLE INTERVIEW QUESTIONS

The questions on this list are the kind often asked during job interviews. How would *you* answer. It really does help to rehearse a little!

Introductory

Where did you hear about this job?

What can you tell me about yourself?
[Keep it brief; try to stress good points relating to job.]

Why are you interested in this particular job/position?
[Stress opportunities, enjoy type of work, challenge, etc.]

Educational

Do you have a high school diploma? Or the equivalent (G.E.D. or General Educational Development certificate)?

Do you have any vocational training?

What equipment or machinery do you know how to operate?
[Show certificates of training, if you have them.]

Are you planning on obtaining additional education or training?
[Show willingness to learn and continue training/schooling.]

Employment History

What kind of experience do you have?

How long have you worked as a (cashier, usher, stock clerk)?

Personal

What are your future plans?
[Showing you have some future goals can help present you in a more positive way to the employer. So be prepared for this question, in case you are asked.]

Do you prefer working alone or with others?

Health

Have you ever had a serious illness(es)?

How is your health, in general?

Are you taking any medication?
[Be honest in answering. Some types of medication could cause problems, especially if you were handling heavy equipment.]

Do you have physical limitations?
[If any physical limitations you may have wouldn't affect the job in question, answer No!]

Working Hours

Are there certain hours you'd prefer to work?

[Try to be as flexible as possible. However, if you can't arrange child care or you are still in school, explain your hours available for work. Or, if you depend on the bus for transportation, explain why it's hard for you to work night hours or times when the bus doesn't run.]

Can you work overtime? Weekends?

[Again, try to be flexible and indicate your willingness to work whenever needed. However, if caring for your child, school, or vocational training classes prevent you from working extra hours, explain to the employer.]

Salary/Wages

If we hire you, what salary or hourly wages do you expect?

[Don't say "I'll take anything." Put value on your work but be realistic. Try to check out current wages from other employees in the field or from the state Employment Office so you'll know what is a fair wage. Then you won't take too low a wage or expect too high a wage. Do this before job hunting so you'll be prepared.]

Transportation

Do you have a car? A current driver's license?

How will you get to work?

[If you don't have a car, explain your transportation—such as walking, car pool, bus, ride with a friend or relative, etc.]

Have you ever had a traffic accident?

Have you ever been arrested on a DWI (Driving While Intoxicated)?

[These questions are more common if you are applying for a job that requires a lot of driving of company vehicles or a job such as a bus driver, chauffeur, etc. Answer honestly if you have had an accident or a DWI and briefly explain the circumstances. Lying about it can only get you fired later.]

Miscellaneous

What are your hobbies or special interests?

[If you have been involved in any volunteer activities, such as tutoring handicapped students or community cleanup days, mention them. Employers like to see a community spirit in their employees.]

Are there any questions you'd like to ask?

[Don't be afraid to ask questions, whether they're about the company in general, working conditions, how often you'd be paid, etc. Asking questions shows you're alert and interested.]

HOW'S YOUR EMPLOYEE IMAGE?

How you come across as a person in the job interview influences how the employer views you as a possible employee. So it's as important to have a good image as it is to have a good resume or good answers to typical interview questions. Some DOs and DON'Ts:

DO

- Get a good night's sleep the night before the interview so you are rested and alert.
- Wear clothing appropriate to the job situation:
  If you are male and you don't have a suit or feel uncomfortable wearing one, wear freshly pressed pants (preferably not jeans), a clean shirt, and perhaps a sports jacket.

  If female, wear a dress or skirt and blouse—and a hemline that's not too short. Save your "Cyndi Lauper" or punk rock clothes for your leisure time. Employers might find them out of place for a job situation.

  If you're applying for construction work or "dirty work" of some type—whether you are male or female—wear clean work clothes. If you're too "dressed up," the employer could question your ability to do hard, manual labor.
- Be at least five to ten minutes early for the appointment.
- When you arrive for the interview, tell the secretary your name and why you are there. Wait to sit down until invited to by the secretary.
- Have a firm handshake for the interviewer and some type of introduction statement, such as "Good morning, Ms. Medina, I'm _____ and I'm here about the _____ job.
- Sit up straight, smile and be pleasant, and look the employer in the eye. (Too hard? Try looking at the tip of his/her nose; it appears that you're looking directly at the eyes.)
- Listen carefully so you can answer questions accurately.

DO (continued)

- Be confident and sell yourself by stressing your training, work experience, knowledge of equipment, etc. Express your interest in working for that company.
- Show your interest in learning and succeeding by asking questions about further training or education opportunities.
- Ask questions about the responsibilities, hours, wages.
- Thank the employer as you leave and repeat your interest in the job.

DON'T

- Act annoyed if you are not interviewed promptly at the time of your appointment. It's not always possible to schedule accurately. Displaying your annoyance at the delay shows a low stress level and could cost you the job.
- Smoke, chew gum, or jingle coins in your pocket. Even if invited to smoke, it might be better to say No! Any annoying habits can get in the way of a good job interview.
- Wear sunglasses—leave the shades at home! Interviewers like to see your eyes when they talk to you. Sunglasses hide your eyes and could give the impression that you're concealing something or aren't totally honest.
- Ask about salary, vacations, fringe benefits, bonuses, etc. until you feel the employer is interested in hiring you. Too much emphasis on such benefits can give the impression that these are your only concern... not being a good employee and worker.
- Answer with just "Yes" and "No." Try to elaborate on your answers so the interviewer can learn more about you.
- Don't take another person, such as a friend or a relative, with you to the interview. You may come across as not very mature or business-like about interviewing for the job.
- ***Don't be discouraged if you don't get the job. Remember: Believe in yourself and keep trying!***

FILLING OUT THE APPLICATION FORM

RULE NUMBER ONE: DON'T PANIC! These forms may look a bit scary, but they're not so bad when you know how to answer the questions. They all follow certain patterns and usually request similar data.

The trick is to be prepared with the right information and read the questions carefully so you answer them correctly. It helps to read **All** the questions quickly before starting to answer any of them. Now you're ready to roll . . . so here are a few more tips!

1. Be sure to answer each question *completely*—in ink—and as *honestly* as you can.

2. Draw a line or *write N/A* (not applicable) if a particular question doesn't apply to you.

3. Don't be sloppy in filling out the form. Try to be *neat* and use *good spelling and grammar.*

4. Don't put "anything" when asked about jobs you are interested in. *List specific types of jobs*—such as gardener, orderly, stock clerk, delivery person, usher, dishwasher, waitress, construction worker, etc.

5. Be sure to *attach resume,* if you have one, to the form.

6. Don't forget to *sign the application.*

If you're still feeling unsure, look at the sample application form on the next two pages. It's been filled out correctly.

There are some other things you might encounter at the interview stage . . . or after you're employed.

1. Employment Testing—Some employers use certain types of tests to determine applicants' abilities and basic stability.

2. Drug Testing—Many employers are doing periodic drug testing (urine analysis) to see if employees are using drugs at work. Others are doing testing as part of the total job application procedure. You should know that the tests are not always accurate, and some medications, such as antihistamines *may* affect the results.

3. Lie Detector Tests—Especially if a theft has occurred at a business, employers may order lie detector tests (polygraphs) to see if employees are telling the truth about the incident. Some employers also use such tests for job applicants to judge basic honesty. In most states, employers can't fire you or refuse to hire you if you won't take a lie detector test.

APPLICATION FOR EMPLOYMENT

(PRE-EMPLOYMENT QUESTIONNAIRE) (AN EQUAL OPPORTUNITY EMPLOYER)

PERSONAL INFORMATION

DATE January 22, 1987

NAME Sanchez (LAST) Maria (FIRST) Elena (MIDDLE) SOCIAL SECURITY NUMBER 545-66-2132

PRESENT ADDRESS Rt. 1 (STREET) Los Lunas (CITY) NM (STATE) 87131 (ZIP)

PERMANENT ADDRESS Rt. 1 (STREET) Los Lunas (CITY) NM (STATE) 87131 (ZIP)

PHONE NO. (505) 865-1006 ARE YOU 18 YEARS OR OLDER Yes ☐ No ✓

SPECIAL QUESTIONS

DO NOT ANSWER **ANY** OF THE QUESTIONS IN THIS FRAMED AREA UNLESS THE EMPLOYER HAS **CHECKED** A **BOX PRECEDING** A QUESTION, THEREBY INDICATING THAT THE INFORMATION IS REQUIRED FOR A BONA FIDE OCCUPATIONAL QUALIFICATION, OR DICTATED BY NATIONAL SECURITY LAWS, OR IS NEEDED FOR OTHER LEGALLY PERMISSIBLE REASONS.

☐ Height____ feet____ inches ☐ Are you prevented from lawfully becoming employed in the U.S.?__Yes __No

☐ Weight____ lbs. ☐ Date of Birth*____

☐ What Foreign Languages do you speak fluently?____ Read____ Write____

☐ Have you been convicted of a felony or misdemeanor within the last 5 years?** Yes____ No____ Describe:

*The Age Discrimination in Employment Act of 1967 prohibits discrimination on the basis of age with respect to individuals who are at least 40 but less than 70 years of age.

**You will not be denied employment solely because of a conviction record, unless the offense is related to the job for which you have applied.

EMPLOYMENT DESIRED

POSITION Photography Equipment Sales DATE YOU CAN START 1-30-87 SALARY DESIRED $3.75/hour

ARE YOU EMPLOYED NOW? No IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER?

EVER APPLIED TO THIS COMPANY BEFORE? No WHERE? WHEN?

EDUCATION	NAME AND LOCATION OF SCHOOL	*NO. OF YEARS ATTENDED	*DID YOU GRADUATE?	SUBJECTS STUDIED
GRAMMAR SCHOOL	Los Lunas Elementary School, Los Lunas, NM 87131	8	Yes	
HIGH SCHOOL	Los Lunas High School, Los Lunas, NM 87131	3½	Will graduate May, 1987	College preparatory, art.
COLLEGE				
TRADE, BUSINESS OR CORRESPONDENCE SCHOOL	Albuquerque TV-I, Albuquerque, NM 87106	½	N/A	Photography

*The Age Discrimination in Employment Act of 1967 prohibits discrimination on the basis of age with respect to individuals who are at least 40 but less than 70 years of age.

GENERAL

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK

Photography

U.S. MILITARY OR NAVAL SERVICE N/A RANK PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES N/A

(CONTINUED ON OTHER SIDE)

FORMER EMPLOYERS [LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST].

DATE MONTH AND YEAR	NAME AND ADDRESS OF EMPLOYER	SALARY	POSITION	REASON FOR LEAVING
FROM 9/83	Albuquerque Journal	Commission	Paper	Wanted indoor
TO 6/85	7777 Jefferson, NE, Albuq. 87109		Carrier	work
FROM 6/85	The Shutter Bug Shop	$3.35/hr.	Photographer's	Conflict with
TO 12/86	Los Lunas, NM 87031		assistant	school hours
FROM 6/86	Uncle Cliff's Amusement Park	$3.35/hr.	Maintenance	Full-time hours
TO 9/86	8301 San Mateo, NE, Albuq. 87109			hours conflicted
FROM				with school.
TO				

REFERENCES: GIVE THE NAMES OF THREE PERSONS NOT RELATED TO YOU, WHOM YOU HAVE KNOWN AT LEAST ONE YEAR.

	NAME	ADDRESS	BUSINESS	YEARS ACQUAINTED
1	Mrs. George Romero	Star Rt. 4, Box 201 Bosque Farms, NM 87092	Homemaker	14
2	Mr. Tom Andrews	Los Lunas High School Los Lunas, NM 87031	Teacher	2
3	Ms. Tammy Brown	7777 Jefferson, NE Albuquerque, NM 87109	Circulation manager, Albuquerque Journal	2

PHYSICAL RECORD:

DO YOU HAVE ANY PHYSICAL LIMITATIONS THAT PRECLUDE YOU FROM PERFORMING ANY WORK FOR WHICH YOU ARE BEING CONSIDERED? ☐ Yes ☑ No

IF YES, WHAT CAN BE DONE TO ACCOMMODATE YOUR LIMITATION? _____

PLEASE DESCRIBE: _____

IN CASE OF EMERGENCY NOTIFY Ruben Sanchez (NAME) Rt. 1, Los Lunas, NM 87031 (ADDRESS) (505) 865-1000 (PHONE NO.)

"I CERTIFY THAT THE FACTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND UNDERSTAND THAT, IF EMPLOYED, FALSIFIED STATEMENTS ON THIS APPLICATION SHALL BE GROUNDS FOR DISMISSAL.

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED HEREIN AND THE REFERENCES LISTED ABOVE TO GIVE YOU ANY AND ALL INFORMATION CONCERNING MY PREVIOUS EMPLOYMENT AND ANY PERTINENT INFORMATION THEY MAY HAVE, PERSONAL OR OTHERWISE, AND RELEASE ALL PARTIES FROM ALL LIABILITY FOR ANY DAMAGE THAT MAY RESULT FROM FURNISHING SAME TO YOU.

I UNDERSTAND AND AGREE THAT, IF HIRED, MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY, REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PRIOR NOTICE."

DATE 1-22-87 SIGNATURE Maria Elena Sanchez

DO NOT WRITE BELOW THIS LINE

INTERVIEWED BY _____ DATE _____

HIRED: ☐ Yes ☐ No POSITION _____ DEPT. _____

SALARY/WAGE _____ DATE REPORTING TO WORK _____

APPROVED: 1. _____ (EMPLOYMENT MANAGER) 2. _____ (DEPT. HEAD) 3. _____ (GENERAL MANAGER)

This form has been designed to strictly comply with State and Federal fair employment practice laws prohibiting employment discrimination. This Application for Employment Form is sold for general use throughout the United States. TOPS assumes no responsibility for the inclusion in said form of any questions which, when asked by the Employer of the Job Applicant, may violate State and/or Federal Law.

INTERVIEW EVALUATION CHECKLIST

After you have had a job interview, it often helps to evaluate just how well you think you did during the interview. That way, you can feel good about the things you did well and be sure to repeat them at your next interview. Also, you can learn from your mistakes and be better prepared next time. The following checklist will help you evaluate:

	YES	NO
1. Were you prepared with all the information you needed to fill out the application form?		
2. Were you on time for the interview?		
3. Did you remember to take along your Social Security number, names of references, etc.?		
4. Did you fill out the application form neatly and completely?		
5. If there were questions you did not understand, did you ask for help?		
6. Were you courteous and polite?		
7. If you took an employment test, did you feel you did well on it?		
8. Was your appearance neat and clean?		
9. Did you answer all questions honestly and with definite answers, without "hedging"?		
10. Did you try to answer questions with complete sentences ... not just "Yes" and "No"?		
11. Did you remember to look the interviewer in the eye?		
12. Did you ask questions and show interest in the company and the job you were applying for?		

JOB SEARCH FOLLOW-UP
[How To Be a Pest—Gracefully!]

Don't assume that if you've followed many or all of these helpful hints . . . and have blanketed the town with your resumes . . . all you have to do is sit back and wait for the job offers to start pouring in. It would be nice if it worked that way, BUT . . . . . .

So you have to be persistent—even a little "pushy"! Here's how:

1. *Stay in touch* with the people you've asked to keep you in mind if they hear about any job openings. If they don't hear from you for a while, they'll assume you've found a job (And by the way, if you do get a job through some of these contacts, don't forget to thank them for their help. They are more likely to help another time, if you need them.)
2. *Follow up* on all your interviews if you haven't heard from the company. Because firms get so many applications, they may not notify applicants that the job has been filled. So, after 2 to 3 weeks, call to find out. Even if the position is filled, another opening may be available or the person hired may not be working out well. You might still be considered.
3. If the job has been filled, *request* that they keep you in mind if that job vacancy or another opens up. It shows you're serious about working.
4. When you go out to shop or for other activities, take some *copies of your resume* along and be *dressed neatly* so you can apply for a job if you see an opening posted in a store window or other business. You could be interviewed on the spot, if the employer or manager requests it.

Remember—

1. Don't limit yourself to just one type of job search, such as the classified ads or waiting for your friends or family to find a job for you.
2. Get used to hearing NO! You're probably going to get a lot of Nos before you get a Yes. Just don't take it personally and assume it's because you're young . . . or have few skills to offer, etc. You might not have been right for *that* job, so don't get discouraged.
3. Stay away from people who are negative and highly discouraging about your finding a job. Looking for a job is hard work . . . so who needs someone to "put you down"? Hang out with encouraging people who make you feel good.

FOR MINORS UNDER 16: A WORK PERMIT

Before you accept a job, there's one thing you might need to do. If you are under the age of 16, you will need a *work permit*. Different states have different rules about how many hours minors can work or what kind of work they can do. The rules are explained on the work permit form.

Your school counselor or your local Employment Security Department office can provide you with the forms for a work permit. You must show some evidence of your age—such as a birth certificate or school record.

Below is a copy of the work permit form.

Rev. Sept. 1984

NEW MEXICO LABOR AND INDUSTRIAL COMMISSION
WORK PERMIT—UNDER 16 YEARS OF AGE
(Not Allowed To Work—Before 7 AM—After 9 PM

County _____
Date _____ 19 ___

Sex (Male ___ (Female ___

TYPE OF CERTIFICATE: Regular ___ Outside School Hours ___ Vacation ___ School Program ___

1. (Name of Student) (First) (Last) (Address) (City)
2. SS No. _____ Age _____ Date of Birth _____ Evidence of Age _____ (Specify)
3. Student to be employed by _____ (Company Name) in _____
   (No. and Street) (City) (Industry)
   _____ $ _____
   (Description of work to be done) (Rate of Pay)
4. _____ _____
   (Signature of Parent or Guardian) (Relationship)
5. _____ _____
   (Signature of Student) (Signature of Employer)

APPROVED _____ _____
(Signature of Issuing Officer) (Title)

_____
(Address)

Original — Employer Duplicate — Labor Commission Triplicate — Issuing Officer

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE (FORM W-4)

After you get a job, there are always certain forms that your employer will ask you to fill out. One of them normally is referred to as the "W-4 form." This form provides some basic information about you, as an employee, and tells your employer how many allowances for dependents you are claiming. This information is needed for the withholding of money from your paycheck for federal and state income taxes. Be sure that all the information is accurate.

When you write down the total number of allowances claimed, there are two things to remember: 1) you count yourself and any others who depend on you for support, such as your wife or husband and children; and 2) if you are married and both of you are working, both of you cannot claim the allowances. One must put "0" for the number of allowances, or you can divide them between you. If you're not sure about what to put on the form, ask for help from your employer or office staff. Any time the number of allowances changes—such as at the birth of a new child—you can fill out another W-4 form and change the total number.

WINNING THE OTHER HALF OF THE BATTLE . . . KEEPING THAT JOB!

Finding that all-important job is only half the battle. You've got to know how to handle yourself in the employment market so you'll be able to keep that job. If this is your first job or you haven't had a lot of work experience, you need to learn what is expected of you by your employers. Here are a few hints:

1. Establish a reputation for being courteous and friendly—not the person who's always gossiping or bitching about others. And a pleasant "thank you" to people who help you goes a long way in making you an employee worth keeping.
2. You're bound to get your share of less appealing or uninteresting tasks to do. Accept them without grumbling. Everyone gets them—you weren't necessarily stuck with them simply because you're young and new at the job.
3. Don't isolate yourself from fellow workers. Try to get acquainted quickly. You'll come across as more friendly, and they can fill you in on things to watch for in the job . . . or how to avoid making your boss mad. For example, Mr. Jones doesn't like to be called by his first name; Bill is always great about answering any questions; or Joe is grumpy if you're even a minute late for work. Just as you had to learn the ropes at school, you need to learn them at work.
4. Try to be considerate of other people's feelings. Don't be rude or discourteous to them or waste their time. But also remember that others have bad days, so don't take it personally if someone is occasionally a bit rude or "chews you out."
5. Receive personal phone calls only when absolutely necessary.
6. Be careful with company equipment and property, as well as not wasting supplies.
7. If you take a phone message for someone else, be sure you see that they get it . . . and don't listen in on others' phone calls.
8. Respect the property of fellow employees—don't go through their desks, lockers, etc., or infringe on their "territory" by moving in on what they consider to be their own personal "space."
9. Bring or buy your own lunch, coffee, and cigarettes. Nothing turns off fellow employees more quickly than another employee who's constantly "free-loading."
10. If there are certain supplies or tools that are supposed to be yours, use them and don't use or borrow other people's without permission. People are very possessive about their "things."

Try filling out "The Care and Feeding of Good Work Habits," starting on the next page. Rate yourself as an employee!

THE CARE AND FEEDING OF GOOD WORK HABITS

It takes some effort to develop and maintain good work habits. Often it takes a little "attitude adjustment" to get your mind ready for the work experience. That may mean reminding yourself that if you're mature enough to get a job . . . you're smart enough to keep it!

Use the following questionnaire to rate yourself:

	YES	NO
AM I ON TIME FOR WORK? (Avoid being late. Arriving on time for work shows you're trying to be a good employee.)		
DO I TRY NOT TO MISS WORK? (Everyone has an occasional illness or family emergency. Try not to miss work just for the "heck of it"—it makes you look like a real "no load" worker.)		
CAN PEOPLE DEPEND ON ME? (Being dependable means doing what people ask of you in your job, being where you are supposed to be, or not taking more time than you should for lunch or coffee breaks.)		
AM I CAPABLE OF DOING THE WORK? (Do you have the skills to do the job well? If not, are you willing to ask questions, study at home, or do other things to improve?)		
CAN I FOLLOW DIRECTIONS? (Sometimes failing to follow even simple directions comes from not listening carefully. Pay more attention; ask questions, and then follow **all** steps... not just part of them.)		
CAN I BE TRUSTED? (Telling the truth and respecting the confidences of others will give you a reputation for being trustworthy—a valuable asset.)		

	YES	NO
DO I ASK QUESTIONS IF I DON'T UNDERSTAND SOMETHING? (It is not a sign of stupidity to ask questions when you don't understand. Supervisors will be more impressed with someone who asks questions. Not asking and then trying to "fake it" is a sure prescription for failure.)		
DO I FOLLOW ORDERS? (A business would be in a mess with no one "running the show." So don't complain, talk back, or make excuses. Just do your best to follow orders as they were given.)		
DO I WORK HARD ON THE JOB? ("Goofing off" **does not** impress the boss. What does is working hard and doing your share at all times... not just when the boss is looking!)		
DO I SHOW PRIDE IN MY WORK? (If you do the best job possible, you'll develop a pride in your work. If you work **only** for the paycheck, you may not have one for long.)		
AM I FRIENDLY AND COURTEOUS? (Not all fellow employees are easy to work with. But a smile and a friendly manner go a long way in helping you make it as an employee without getting in a hassle with others.)		
DO I SHOW A WILLINGNESS TO LEARN? (If you can accept constructive criticism and show you have a "teachable" attitude, you're more likely to advance in your work. Employers **do** notice workers who aren't afraid to put out a little extra effort to improve themselves.)		
DO I KEEP MYSELF NEAT AND CLEAN? (A little neatness goes a long way when you're working with others... and shows pride in yourself.)		

WANTED: SUMMER JOBS FOR TEENAGERS

Those "lazy days of summer" are more likely to turn into the working days of summer . . . that is, if you're lucky enough to land a summer job. But the trick to that is to START EARLY!

If you wait until school is out, you may become one of the many unemployed. Even March or early April is not too soon to begin checking around and possibly getting your name on lists of prospective employees.

WHERE DO YOU LOOK? Of course, it will depend upon the community you live in—whether it's large or small—and where it's located. Smaller towns, as well as the pueblos or reservations, may have fewer possibilities. But check out supermarkets, drugstores, restaurants, gas stations and car washes, hospitals and nursing homes. And don't forget to check with a temporary employment agency, if there is one in your community. Be imaginative in your approaches to job hunting!

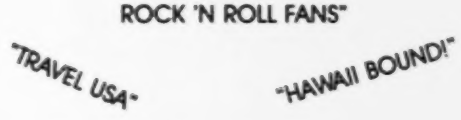
PROGRAMS TO HELP UNEMPLOYED YOUNG PEOPLE: There are several government programs set up to help teenagers and young adults find jobs—either temporary summer jobs or regular employment. You should check to see if any are operating in your community. If you don't know, try calling your local Employment Security Department, the Mayor's Office, or tribal offices—staff people there should be able to help you locate these or other programs.

- JTPA (Job Training Partnership Act) Programs—for economically disadvantaged youth; especially good for teen parents.
- DIAL-A-TEEN—usually part-time and temporary jobs.

- JOB CORPS—for 16–21 year olds lacking education and job skills; you receive on-the-job training, education, room & board, clothing, and wages. Teen parents do not have to live in Job Corps dorms.

BEWARE OF SUMMER EMPLOYMENT SCAMS! A "scam" is simply a scheme where someone tries to cheat you or give you information that isn't true in order for them—not you—to make money. Unfortunately, there are always some companies that prey on teenagers and young people.

Most of the job scams involve young people traveling around the country selling various items door-to-door for the company—candy, books, records, magazines, etc. While teen parents can't often consider this kind of job, there are always big, tempting promises of high earnings and cash bonuses plus the added excitement of travel . . . seeing



new parts of the country . . . meeting new people. But the reality is this: Young people often become virtual slaves; end up owing the company for room and board; are fined for not meeting their sales quotas; and may be stranded far from home without bus fare. Some may even be physically and sexually abused.

So—no matter how desperate you are to find a job—be careful of these kinds of jobs away from home that sound just "too good." The article below provides some valuable information and tips for you:

Out-of-Town Job Offers Require Caution

Complaints about misleading student job opportunities usually come to the attention of consumer agencies at this time of year, not only in New Mexico but in other areas of the country. With summer vacations not far off, recruiters for "salesmen" and "saleswomen" start making their pitches to students to accept "glamorous jobs" with high pay. But beware, those job offers may include some empty promises and a lot of misrepresentation. What are some of these sales schemes designed to lure students seeking both money and adventure?

Selling books, magazines, candies, soap and other cleaning products may be included in these sales campaigns, advises Gloria J. Castillo, consumer affairs director for the Attorney General's Office. A case involving an Ohio youth who was left stranded in Albuquerque alerted Ms. Castillo to the fact the "recruiting season" for high school and college students may have started a little earlier this year.

The Ohio youth was recruited to sell cleaning products in New Mexico, Ms. Castillo said. He was promised a bus ticket home but never received it, she said. But that's not surprising, she said. The Consumer Protection Division in Santa Fe receives similar complaints every spring and summer.

Many student jobs involve traveling in car caravans to small cities selling books and magazines as well as other products door-to-door, Ms. Castillo said. The money earned is strictly on commission, with deductions for travel, training and transportation. Some students, like the Ohio youth, were left stranded in faraway cities with not enough money to

get home, Ms. Castillo explained.

Here are a few tips for students being recruited to work in other states:

Find out exact information about the type of product you will be selling, the salary and commissions, what expenses you will be expected to pay, what your job responsibilities include and what sales tactics the company uses.

Beware of the "leave immediately" offers. Reputable firms give their employees enough time to consider the offer.

Protect yourself from unethical companies by checking out their selling practices before accepting a position.

Avoid responding to ads involving out-of-state firms that don't advertise their names.

If you accept a position and are expected to travel to another country or state, make sure you have enough money to get back home if the job doesn't work out.

Some recruits are taught to use unfair or illegal sales tactics to increase sales. For example, some employees are told to say they are competing for a scholarship and are earning points through each sale. Under New Mexico law, if any part of a sales pitch is untrue, it is an illegal practice and the salesperson can be held responsible.

NOTE: If anyone wishes to file a related complaint, contact the Consumer Protection Division, Attorney General's Office, P.O. Drawer 1508, Santa Fe, N.M., 87501-1508. The toll-free number is 1-800-432-2070.

Albuquerque Journal, April 1986.
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HOW TO MAKE A FEW EXTRA BUCKS

Every teen parent can use a few extra bucks . . . whether it's to help out while job hunting or as income added to your wages. Some of these ideas also might help you earn some summer income if you can't find a permanent job.

So what do you do? Here are a few suggestions for some odd jobs to help out in the money department:

WASHING/CLEANING CARS: If you live where a lot of cars go by, you could put out a sign—if you do, have access to water, hoses, and electricity for a vacuum cleaner. Of you could do the job at the customer's house. Some "word of mouth" advertising will help, especially if you do a good job and have reasonable prices.

REFINISHING FURNITURE/ANTIQUES: If you have skills in this area, you could begin making some money at it. A lot of people are buying older or antique furniture, so put the word out. You might find some used furniture stores that would let you put up a sign about your services.

SELLING ARTS AND CRAFTS: If you're especially good at crafts—whether paintings, wood carvings, tinwork, pottery, etc.—you could try selling them to friends, to local shops, or at flea markets or craft fairs. Some shops will take items "on consignment," which means they pay you when they've sold an item and then keep a small percentage as a sales commission.

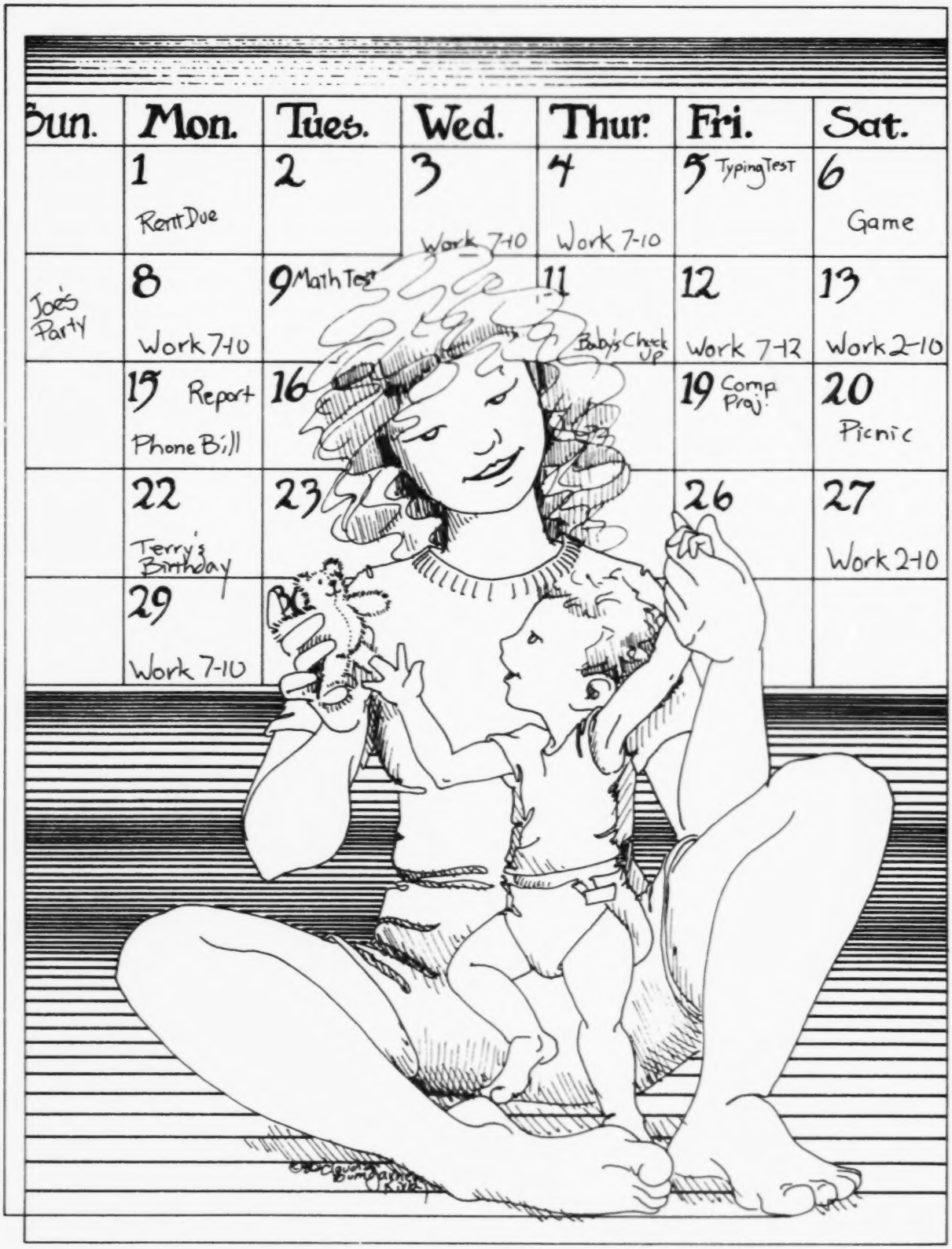
TRASH REMOVAL SERVICES: If you have a pickup truck you could borrow, you might offer to clean up people's yards and haul off the trash. First, check out where the nearest dumps are and how much they charge to unload trash. You must figure that cost in, plus money for your gas, time, and effort, when you're setting a price. Also check newspaper ads for prices.

YARD WORK/GARDENING: Many people need some occasional (or regular) help with their yards. Put an ad in the local shopper's newspaper for a few dollars and advertise your services. If you live in an area that gets lots of snow, you could switch to shoveling snow during the winter months.

WINDOW CLEANING: If you "do windows," you might find a good market with people who don't. You'll need some basic supplies, including a ladder, sponges, squeegee, etc. Again, a small ad may get good results.

NEWSPAPER ROUTE: Delivering newspapers is not just for small kids. Many teenagers and adults are newspaper carriers. If you have a car, you might be able to make deliveries to stores or in rural areas. So it's worth checking out.

MISCELLANEOUS: Baby-sitting; walking people's dogs; running errands (such as grocery shopping, picking up prescriptions, etc.) for elderly or handicapped people; making deliveries for small neighborhood groceries; etc. Be creative!


Sun.
Mon.
Tues.
Wed.
Thur.
Fri.
Sat.
1 Rent Due
2
3 Work 7-10
4 Work 7-10
5 Typing Test
6 Game
Joe's Party
8 Work 7-10
9 Math Test
11 Baby's Check Up
12 Work 7-12
13 Work 2-10
15 Report Phone Bill
16
19 Comp Proj.
20 Picnic
22 Terry's Birthday
23
26
27 Work 2-10
29 Work 7-10

MANAGING YOUR FUTURE

The basic purpose of "Starting Out... A Job Finding Handbook for Teen Parents" is to help provide you with job skills, especially job finding and keeping skills, that will prepare you for the working world... both now and later.

However, there are some other areas of your life that you should think about if you are a teen parent. These areas are either closely related to employment or grow out of being employed. Finding a job is extremely important... but managing your whole life is equally vital to a successful and satisfying future.

Therefore, we are including some information on:

- Getting an Education: Priority I
- Should You Open a Checking Account?
- Managing Your Money
  A Crash Course in Budgeting
- Welcome to the Real World: Handling the Big Bills!
  Housing
  Utilities/Telephone
- Child Care

Although this information does not cover all aspects of education or financial planning, it will help you be more aware of "real life" concerns and expenses, and how you need to plan for dealing with them.

GETTING AN EDUCATION: PRIORITY I

If you already have a child or are expecting one, trying to stay in school may not seem like a high priority. It might seem easier to drop out of school and try to get other aspects of your life in order.

The reality is that you can be a much better parent by continuing your education—you'll be in a more favorable position to care financially for your family, and the expanded horizons that education gives you can help you to better stimulate and encourage the mental growth of your children.

BUT HOW CAN YOU STAY IN SCHOOL? First, you will find that even if you are pregnant or already a parent, you still can participate in all your classes and other aspects of school. State and federal laws prohibit schools from discriminating in providing instruction, and teachers are usually most cooperative in helping you. Some schools may have a Home Study Program, and arrangements can be made so you can complete some of your work at home and submit it to your teachers. Or you might be able to attend classes part-time and take extra classes during the summer session if your school has one. The important thing to remember is that there are different options, so don't just assume that you *have* to drop out of school.

If you attend school in Albuquerque, APS has a very fine program called "New Futures" to help pregnant teens and young parents. It's housed in a separate building and is specially geared to your needs. Features of the program are as follows:

- Regular academic classes
- Health care, parenting skills classes and counseling in the Young Parents' Center
- A day care center available after your baby is born

So, if you don't feel comfortable in your old school and would welcome the special help this program provides, talk to your school counselor or contact New Futures directly. If you live outside Albuquerque, contact your high school counselors. A number of other New Mexico

communities have similar programs.

IF YOU CAN'T STAY IN SCHOOL: In some cases, you may be forced by circumstances to decide to drop out of school. If you're a young mother, perhaps there are health problems, lack of child care, or a need to seek work. Or you may be a young father, faced with supporting a new family, who must find a job quickly.

This has to be your own decision if you have checked out all your other options.

DOES THAT MEAN AN END TO EDUCATION? Not at all! You have several options.

Obtaining Your G.E.D.

After you have been out of school for a while, you can obtain a General Educational Development (G.E.D.) certificate by following a program of classes and study as set up by particular programs offering the G.E.D. It's possible to complete the program at night. After taking a test and passing it, you are awarded your G.E.D., which is equivalent to a high school diploma.

In nearly all New Mexico communities there are G.E.D. programs offered by colleges, high schools, or local post-secondary vocational-technical schools. Check on locations with your school's counselor or with the State Vocational-Technical and Adult Education office in Santa Fe (see *Vocational-Technical Training* section for the address and phone number).

Returning to High School

At a later date, you can return to high school to complete your coursework and graduate. You're probably saying, "No way, man, am I going back to high school when I'm 20 or more." Yet, you might be surprised at how many "older" students *do* return to get their diploma—even people in their 30s and 40s or older. Also, some schools have night programs for working adults who wish to complete their high school education but can't attend day classes.

AFTER HIGH SCHOOL . . . WHAT? The earning power for people with additional education and training beyond high school dramatically increases . . . as well as their chances for career advancement. Whether you're married or a single parent, you shouldn't assume that you can't pursue any further education. Make education a priority . . . then work and plan to make it a reality!

Vocational-Technical Training

Throughout the state, there are a number of fine technical schools offering a variety of programs: office education; agriculture; health occupations; mining; trades & industrial, etc. Some are non-degree programs, while others grant associate degrees. Associate degrees are very valuable in advancing your career. For more information, call your local college or post-secondary vocational-technical school. If you need to obtain the name of the nearest vocational-technical school, write or call the following office.

Vocational-Technical and
Adult Education
State Department of Education
Education Building
De Vargas & Don Gaspar
Santa Fe, NM 87501-2786
(505) 827-6646

College

Perhaps you think you could never go to college when you have the responsibilities of a child or a family. *But you can*—if you set it as a long-term goal and plan to achieve it.

There are several ways you can help finance your education:

- Working full-time or part-time while attending classes
- Obtaining a scholarship that will pay part of your expenses
- Obtaining other financial aid:

  Student Loans (must be repaid after graduation)

  Work-Study Program (part-time work on campus to help pay for tuition, books, etc.)

  Pell Grants (Federal "gifts" to eligible students to cover up to 1/2 of college costs—based on financial need. Students must be enrolled half time)

  New Mexico Student Incentive Grants (combine state and federal funds for grants to extremely needy students who must be enrolled full-time)

  Bureau of Indian Affairs grants (BIA grants for financially needy Native American students—must be at least 1/4 Indian and enrolled for 12 credit hours each semester)

HOW DO YOU OBTAIN FINANCIAL AID? As early as possible, talk to your local high school counselor about financial aid

and get all the proper forms filled out, including the *Financial Aid Form* which determines your financial need. You really need to do this at least a year ahead, as it takes a long time to process all the requests. Or you can go or write to the Financial Aid Office at the college you wish to attend and ask for information. The staff also can help you in filling out the application forms.

If you are living at home or are supported by your parents, their income will be used to determine your financial need. However, if you are self-supporting (not claimed as an exemption on your parents' income tax), your own finances are used as the basis for assistance.

NOTE: Financial aid is also available if you attend accredited non-degree trade schools to train to be a beautician, computer operator, large equipment operator, secretary, printer, equipment technician; etc.

SHOULD YOU OPEN A CHECKING ACCOUNT?

SOME WORDS TO KNOW

Minimum Deposit:	The smallest amount of money you need to put in the bank to open an account
Signature:	The usual way you sign your name on checks and other documents
Service Charge:	The amount the bank charges each month to take care of your money and pay checks
Account Number:	The number the bank assigns to your checking account. No other account has this number.
Single Account:	The checking account of one person
Joint Account:	A checking account of two or more persons
Deposit Slip:	The printed form to record the amount of money you are putting into your account
Endorse:	To sign your name on the back of a check made out to you
Balance:	The amount of money still in the account
Cancelled Check:	A check that has been marked "paid" by the bank

Having a bank checking account has several advantages:

1. You don't have to carry around large sums of money . . . and worry about losing it;
2. It's more convenient to write checks and mail them; and
3. You always have proof that you paid your bills because the bank returns your cancelled checks each month.

So that's the good news . . . now for the bad news! Most banks require that you have a *minimum deposit of $100* to open a personal checking account.

That can be a rather large amount if you're working only part-time or not making much money. And the banks also charge a monthly *service charge*. These charges may average around $6.00 to $7.50 a month, or they could be based on a certain fee for each check (such as $.10 or $.15 a check plus a basic service charge of $3.00 per month). That's an added expense—especially when you're on a very limited budget.

Only *you* can decide whether to open a checking account. You have to look at your earnings and budgeted expenses to see if you can afford a checking account at this point in your life.

IF YOU DO OPEN A CHECKING ACCOUNT: Before opening an account, check around different banks to compare their required minimum deposits and monthly service charges. You also might want to find out what hours they are open. Then choose the bank that seems to provide the most convenient service at minimum cost. The *Customer Service Representative* or the person at the *New Accounts* desk can tell you about the different checking account plans they have.

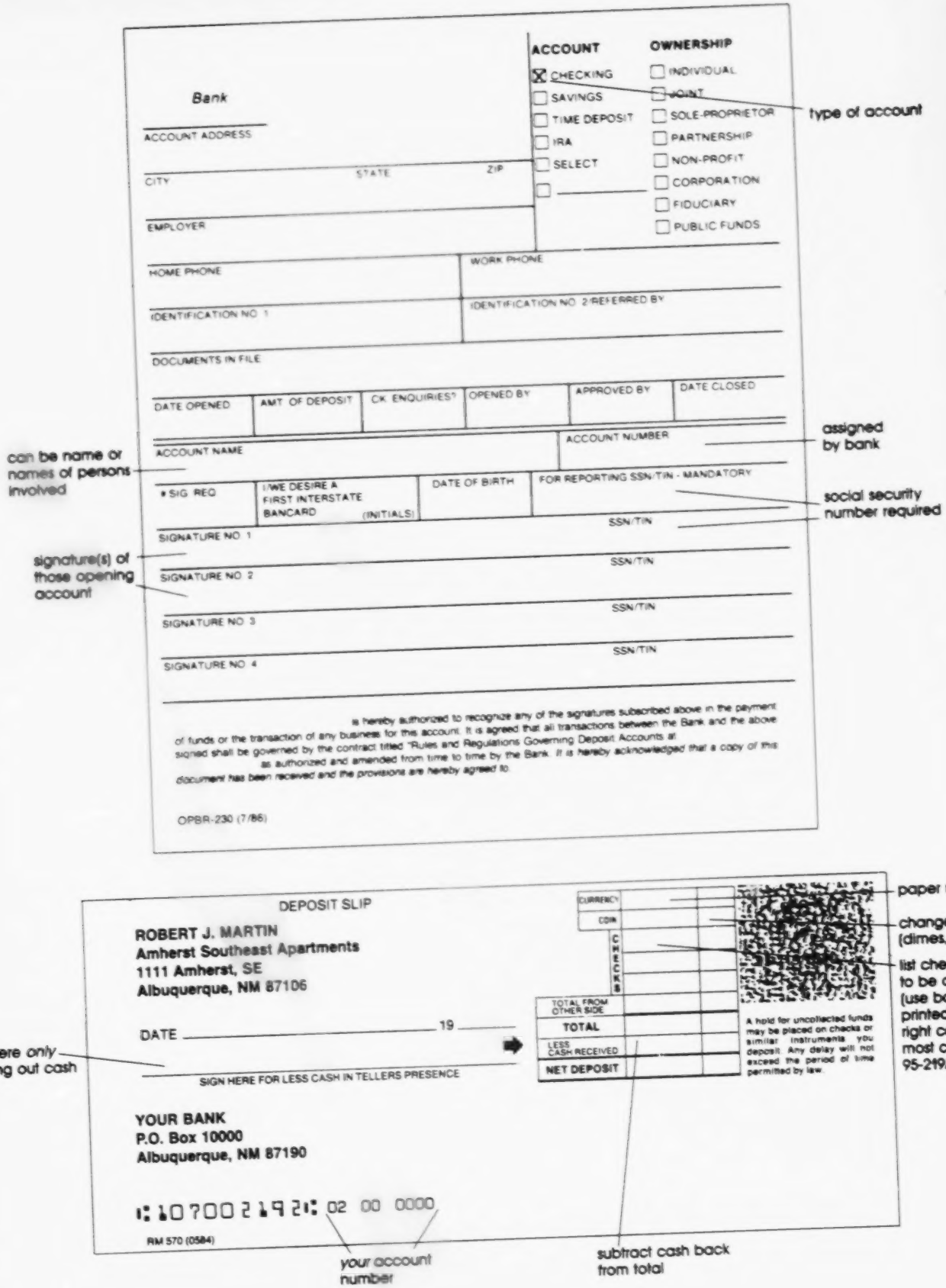
Which of the following checking plans would you take?

PLAN I	PLAN II
Service Charge:	Service Charge:
$6.00/month	$3.00/month plus 10 per check

If you would only be writing an average of 10–15 checks each month, which plan would be less expensive? _____

Most banks do not have a printed application form. They just take the information you give them and enter it into a computer. Then they ask you to sign a *Signature Card*. This card shows the bank the proper signatures of the only person or persons who can sign checks on that account. Be sure to sign as you normally sign your name. If you are married, you will probably have a *joint account*, which means that either one of you can write checks. You will have to have both signatures on the card before the account can be opened.

The Customer Service Representative will be glad to help explain about making out deposit slips, writing checks, and "rectifying" your checking account each month (making sure you and the bank agree on how much money you have in your account). There is a sample signature card and a sample deposit slip on the next page.


Bank
ACCOUNT ADDRESS
CITY
STATE
ZIP
EMPLOYER
ACCOUNT
OWNERSHIP
☒ CHECKING
☐ SAVINGS
☐ TIME DEPOSIT
☐ IRA
☐ SELECT
☐ INDIVIDUAL
☐ JOINT
☐ SOLE-PROPRIETOR
☐ PARTNERSHIP
☐ NON-PROFIT
☐ CORPORATION
☐ FIDUCIARY
☐ PUBLIC FUNDS
type of account
HOME PHONE
WORK PHONE
IDENTIFICATION NO. 1
IDENTIFICATION NO. 2/REFERRED BY
DOCUMENTS IN FILE
DATE OPENED
AMT. OF DEPOSIT
CK. ENQUIRIES?
OPENED BY
APPROVED BY
DATE CLOSED
ACCOUNT NAME
can be name or names of persons involved
ACCOUNT NUMBER
assigned by bank
SIG. REQ.
I/WE DESIRE A FIRST INTERSTATE BANCARD (INITIALS)
DATE OF BIRTH
FOR REPORTING SSN/TIN - MANDATORY
social security number required
SIGNATURE NO. 1
SSN/TIN
signature(s) of those opening account
SIGNATURE NO. 2
SSN/TIN
SIGNATURE NO. 3
SSN/TIN
SIGNATURE NO. 4
SSN/TIN
is hereby authorized to recognize any of the signatures subscribed above in the payment of funds or the transaction of any business for this account. It is agreed that all transactions between the Bank and the above signed shall be governed by the contract titled "Rules and Regulations Governing Deposit Accounts at as authorized and amended from time to time by the Bank. It is hereby acknowledged that a copy of this document has been received and the provisions are hereby agreed to.
OPBR-230 (7/86)

DEPOSIT SLIP
ROBERT J. MARTIN
Amherst Southeast Apartments
1111 Amherst, SE
Albuquerque, NM 87106
DATE 19
SIGN HERE FOR LESS CASH IN TELLERS PRESENCE
sign here only if taking out cash
YOUR BANK
P.O. Box 10000
Albuquerque, NM 87190
⑆107002192⑆ 02 00 0000
RM 570 (0584)
your account number
CURRENCY
COIN
CHECKS
paper money
change (dimes, etc.)
list checks to be deposited (use bank no. printed in upper right corner of most checks: ex. 95-219/1070
TOTAL FROM OTHER SIDE
TOTAL
LESS CASH RECEIVED
NET DEPOSIT
subtract cash back from total
A hold for uncollected funds may be placed on checks or similar instruments you deposit. Any delay will not exceed the period of time permitted by law.

BEST COPY AVAILABLE

MANAGING YOUR MONEY

SOME WORDS TO KNOW

Budget:	A plan that keeps track of how much you earn each month and how much you spend
Fixed Expenses:	Expenses that you must pay each month involving specific amounts, such as rent
Flexible Expenses:	Expenses that may vary in amounts or times when they must be paid, such as food and clothing
Dual-Income:	Two incomes from both husband and wife working
Salary:	A fixed amount of money paid for work
Variable Income:	Income that changes because it is based on how much work you do or how well you do the work
Commission:	Earnings based on a certain percentage of the sales a person makes during a pay period
Minimum Wage:	The least amount of money you can be paid for each hour of work, as set by federal law
Deductions:	Amounts taken out of your paycheck for state and federal taxes, Social Security, etc.
Take-Home Pay:	The amount of money you are given after your deductions are subtracted from the total
Credit Rating:	A rating given by the Credit Bureau based on how well or how poorly you pay your bills
Installment Plan:	A monthly or weekly plan by which you repay a loan or pay a debt through set payments
Buying on Credit:	Buying something, such as furniture, and paying for it over a period of time
Interest:	A charge that you must pay for buying on credit or borrowing money

A Crash Course in Budgeting

Finding and keeping a job is only half the battle . . . the rest comes from how well you manage the money your earn. If you are not able to budget and spend your money wisely, you may lose that battle!

Learning how to prepare a *budget* is probably the most important thing you can do in managing your money. It not only helps you see what your income and expenses are, but also helps you make decisions about some possible expenses—can you or can't you afford them? For example: Perhaps you're now living at home with your parents but would like to get an apartment of your own. Or you'd like to buy a used car to get to school and work. How can you tell if you *really* can afford it? The answer lies in an accurate budget, as well as in knowing what kind of expenses will be involved in your choice. Later in this section, we'll be looking at housing and other possible costs.

Making and keeping a budget won't solve all of your money problems . . . but it will help put you in the driver's seat in order to have better control over your finances.

Let's look at some examples of fixed and flexible expenses:

FIXED EXPENSES	FLEXIBLE EXPENSES
RENT	FOOD/SUPPLIES
TELEPHONE	CLOTHING
UTILITIES*	MEDICAL COSTS
WATER*	TRANSPORTATION
CHILD CARE*	NEWSPAPER/MAGAZINES
MEDICAL INSURANCE	ENTERTAINMENT/RECREATION
LOAN PAYMENTS	SCHOOL EXPENSES

*These expenses, if not fixed amounts, could be flexible expenses.

Are there other expenses you have or expect to have that are not included in this list? In the space provided, list them:

FIXED EXPENSES: _____

_____

_____

_____

FLEXIBLE EXPENSES: _____

_____

_____

_____

Before you do a budget or financial plan, let's talk a little about financial goals. A *goal* of any kind is something you want to do or have . . . such as finishing high school, joining the Marines, or buying a bright red Ferrari. How does this apply to your financial plan?

Deciding what your goals are goes hand-in-hand with your budget. You must choose your financial goals and then decide approximately how much money each will cost and when you'd like to achieve these goals. But only by knowing exactly how much money you have to work with can you decide if they are realistic goals or not practical for you.

Actually, there are two types of goals:

SHORT-TERM GOALS: Things you want to do or buy within a short time—either right away or in a few weeks or months, such as paying bills on time.

LONG-TERM GOALS: Things that will take a number of months or even years to obtain—such as buying a color TV or getting a college education.

SETTING YOUR OWN FINANCIAL GOALS: The chart below shows some sample short-term and long-term goals. Under them, list your own goals so you can begin getting a handle on how you need to manage your own finances to achieve them. (Note: For some goals, you may have to do some further research to find out the costs.)

SHORT-TERM GOALS	COST	LONG-TERM GOALS	COST
Buy AM/FM Radio	$29.95	Get used car	$1000–1500
Pay loan to Bill	$15.00	Buy VCR (used)	$250.00

After you've found out the costs and have done your financial plan, come back to this list. How many of your goals seem realistic to you? Are there some short-term goals that may have to be changed to long-term? Remember . . . you may find later that some of your goals change as you change. And not achieving all of them just means you're human—not a failure.

If you're working only part-time or are receiving only minimum wage for your work, you may not be able to do more than take care of the immediate expenses. But don't be discouraged . . . setting goals is like having a dream. You can decide the goals that are *really* important to you and begin to save and plan for achieving them.

Now it's time to begin looking at your income and expenses. On the form below, fill in the actual or estimated amounts of your income. If you're working different amounts of time each week or are paid on a commission basis, you will have to estimate your average monthly income. Don't forget to include child support, if you're receiving any, and additional help—such as food stamps, welfare, or Aid-to-Families-with-Dependent Children (A.F.D.C.). If you're married, include the earnings of your spouse (husband or wife). These items are all part of your total income.

CURRENT INCOME (MONTHLY)	
TAKE-HOME PAY SPOUSE'S TAKE-HOME PAY FAMILY ALLOWANCE CHILD SUPPORT WELFARE A.F.D.C. FOOD STAMPS OTHER _____	
TOTAL MONTHLY INCOME	

On the following form, fill in the amounts of your expenses. You may not have all the expenses listed, but you probably will have all at a later time. List only those expenses you're paying for right now. If you haven't kept records of how much you spend for certain items (such as food or entertainment), you will have to estimate those.

EXPENSES (MONTHLY)	
RENT TELEPHONE UTILITIES GROCERIES/SUPPLIES CHILD CARE ENTERTAINMENT CLOTHING MEDICAL COSTS TRANSPORTATION SCHOOL EXPENSES MEDICAL INSURANCE LOAN PAYMENTS GIFTS/CHRISTMAS OTHER _____ _____ _____	
TOTAL MONTHLY EXPENSES	

NOW COMES THE MOMENT OF TRUTH . . . Fill in your total monthly income and total monthly expenses from the previous forms . . . then SUBTRACT YOUR EXPENSES FROM YOUR INCOME. That will tell you whether you have any extra money each month for other expenses.

TOTAL MONTHLY INCOME $ _____

TOTAL MONTHLY EXPENSES − $ _____

BALANCE $ _____

The balance is approximately what you have left over each month after taking care of your expenses. If your expenses are more than your income, you will have a negative amount called a *deficit*. That means you're not making enough money to pay all your bills and expenses.

The amount of your balance may not be completely accurate because of lack of financial records or too many flexible or variable expenses. But at least it gives you an idea of where you stand financially.

And—speaking of financial records—now is a good time to get in the habit of carefully saving all records and receipts. Your income records should include check stubs showing amounts earned or other evidence of income. You expense records should include cancelled checks, rent receipts, grocery slips, money order stubs for payments made, and notes on cash spent for movies, lunches at school, or miscellaneous supplies.

WELCOME TO THE REAL WORLD: HANDLING THE BIG BILLS!

Housing

It may sound simple when you say, "I want to get an apartment of my own." But let's look at what could be involved. You may or may not be able to afford one until later.

If you're looking at newspaper ads, be sure to check under the heading *Apartments, Furnished*. Unless you have a lot of relatives willing to give you furniture, it's just too expensive to furnish an apartment—even if you buy at thrift stores. Here's a sample ad (with a little "translation").

bedroom — air conditioned

Small 1 BR; AC; water paid;
W/D hookup; $225 + $150 DD;
Adults only; no pets.

washer/dryer — damage deposit

What's The Problem with This Apartment?

1. The landlord won't accept renters with children
2. You'll have to pay a $150 damage deposit up front in addition to paying $225 in advance for rent. Coming up with $375 can be hard to do. And you can't get your damage deposit refunded until you move out—and then only if you leave the apartment clean and in good repair.
3. You'll also have to pay for your own gas and electricity—only the water is paid by the landlord. Getting the utilities hooked up in your name can be expensive, too. [See next page.]

So, your best bets in apartments would have these qualities:

- Apartment furnished
- All utilities paid (water, heat, electricity—it's easier to budget with fixed amounts for rent/ utilities)
- Children accepted
- Washer/dryer included
- Small damage deposit

LOW INCOME HOUSING: You might be eligible for low-income housing in your community, if it is available. Certain government-funded housing is available for low income families, depending on income and number of dependents. This includes single parents having custody of a child or children. If you want to find out if you qualify for low-income housing, contact your city or county *Housing Authority.* One thing to remember: there is usually a long waiting list for this type of housing, and you'll probably not be able to get into any for many months—or even a year or more. So it's not an instant solution to your housing problems!

If you live on the reservation, contact tribal offices to inquire if there are any special housing programs that might help you.

Dealing with Those "Extras"

If you are looking at having gas, electricity, and a phone hooked up, here's a rundown on possible initial costs.

ELECTRICITY (PUBLIC SERVICE COMPANY OF NEW MEXICO): You're in luck here. PNM doesn't charge any deposit for electricity hookup, although electric companies in most other states do. If you're dealing with a small rural electric company, check out possible deposit charges.

GAS (GAS COMPANY OF NEW MEXICO): Here the situation varies according to the community where you live. In Albuquerque, there is no deposit for a new customer at the present time. However, Gas Company offices in other towns in New Mexico can set their own policies and some do charge deposits. You'll need to check for your specific community.

Reconnects of gas service: If you're having gas reconnected after a disconnect (either because of moving or for non-payment of your bill), a deposit may be required. It can range from $65.00 on up, depending on the individual situation.

TELEPHONE: Mountain Bell charges $57.00 for installation of a single line in the Albuquerque area. You also are asked to pay one month's normal telephone bill in advance. This may vary elsewhere in New Mexico.

AT&T charges $2.25 to $4.60 a month for leasing a telephone. The actual monthly amount depends on the type of phone—standard, touchtone, slimline, etc.

You also will have to choose for and pay for out-of-state long distance telephone service, if you need it. There are now many companies offering long distance, out-of-state service. They have competitive prices, so it's best to start with Mountain Bell to see what's offered in your community.

FINDING DAY CARE FOR YOUR CHILD*

Finding reliable child care is the most critical (and sometimes the most expensive) consumer decision parents make. You need to feel secure and relaxed about your child's care while you are at work or school. If you don't feel secure and relaxed, your performance may suffer, but, more importantly, your child may suffer, too. So . . . where do you begin?

It's much the same as starting the job-finding process, because you can begin by asking yourself some questions.

1. Do you need child care close to home, work or school?
2. What hours do you need covered—day, evening, or night?
3. Do the hours when you need child care change from week-to-week?
4. Do you have an infant?
5. Do you have an infant and toddler who need care together?
6. Is your child shy . . . outgoing . . . used to being with other children?
7. Do you know how much child care costs?
8. Does your child have any special needs?

How you answer these and similar questions helps you decide what kind of child care would be best. There are many forms available. Here are some possibilities.

YOUR FAMILY AND FRIENDS: Your parents, a brother or sister, a cousin, or a friend might be able to care for your child. If this option is open, the costs may be lower, the hours more flexible, and infant care easier.

CHILD CARE CENTERS: State-licensed businesses. Care is not given in a home setting. Child care centers care for 13 or more children and usually *do not accept infants*.

FAMILY DAY CARE HOMES: Child care provided in the home of a person who is operating a business. There are both licensed and unlicensed family day care homes. The range of fees and services (meals, snacks, etc.) varies greatly.

*Adapted, with permission, from "Choosing Child Care," a publication of the YWCA of Albuquerque's CARIÑO Child Care Resource and Referral.

NURSERY OR PRE-SCHOOL: "Educational" programs usually operating a half day for three- and four-year-olds. Sometimes they close on the same holiday/ vacation schedule as the public schools.

IN-HOME CARE: Someone cares for your child in your home. This is the ideal; it can be very expensive and difficult to find. You become an employer, responsible for social security, workmen's compensation, and minimum wage for your employee.

SICK CHILD CARE: Care for a mildly ill child when you can't miss school or work. Day care centers often won't care for a child with a cold, the chicken pox, etc. Sick child care is a new idea in New Mexico, so if it's offered in your community, you might need to look for a family day care home or a special center.

HEAD START: Full- or part-time programs for three-, four-, and five-year-olds. Federally funded for low-income families.

MOM'S DAY OUT/CHURCH DAY CARE CENTERS: "Mom's Day Out" programs offer very part-time, occasional care from a few hours to three days a week. Usually offered by churches, a few of whom also offer full-time day care.

With this many possibilities, where do you begin to look? If you live in the Albuquerque area, the easiest way to begin is by calling the CARIÑO Child Care Resource and Referral at the YWCA. The number is 262-2273; the hours are 9:00 a.m. to noon and 1:00 to 4:00 p.m., Mondays through Thursdays. The CARIÑO referral specialist will help you choose.

If you live outside Albuquerque, your resources for helping you decide which child care services to look at include:

- Trusted friends, co-workers, fellow students, family, and neighbors
- Newspaper ads—screen carefully
- Your pediatrician
- Bulletin boards at supermarkets, schools, colleges, clinics, churches, etc.
- Elementary schools—school secretaries often have lists of family day care providers in their school's area

After you decide which programs to visit and whom to interview for the job of caring for your child, you might want to do the following during the visit/interview:

- Stay long enough to know how your child will feel spending 10 hours a day
- What happens if a child cries . . . fights . . . is unhappy?

- Look at the place . . . clean . . . safe . . . fire extinguisher, etc.?
- Enough toys? Clean, safe toys?

When you find child care you like, then you answer the big question: can you afford it? Child care is expensive unless your family can help. If not, then you're looking at some large amounts of money while you work or attend school. Although costs vary depending on where you live, some approximate costs for child care in 1986 are:

Full-time care—$225–$325 per month

Part-time care—$130–$160 per month (half days)

If you can't possibly afford this, then be sure to contact your local New Mexico Human Services Department office (listed under "State of New Mexico" in your phone book). There may be some financial assistance available to help meet your day care costs. Incidentally, be sure you budget each month for day care.

It pays to check out every possibility you can before entrusting your child to the care of others. If family members are able to provide loving care, you are fortunate. But if not, finding another loving substitute for your own child care is probably one of the most important decisions you'll make in your new life as a parent.

LAST THOUGHTS FOR TEEN PARENTS

We've shared some ideas with you that we hope will help you. You're undertaking two of the most challenging jobs there are: job-finding and parenting. You can do both well if you choose to do so . . . meanwhile, you have our loving respect for your courage in accepting responsibility. Not everyone manages to do that, and do it well.

RESOURCE DIRECTORY

GENERAL RESOURCES

Your community may have all or some of the resources listed below:

Alcoholism: See yellow pages under Alcoholism Information and Treatment Centers or white pages under the name of your city, town or county or New Mexico State Government—Health and Environment Department—Behavioral Health Services Division or Alcohol.

Child Abuse: Call Social Services, listed in your white pages under New Mexico State Government, Health and Human Services Department, Social Services Division.

Child Care: See yellow pages under Day Nurseries and Child Care, Homes and Institutions or Sitting Services.

Child Support: See white pages under New Mexico State Government—Human Services Department of—Income Support Division—Child Support Enforcement.

Churches: See yellow pages under Churches.

Counseling: See yellow pages under Child Guidance, Marriage and Family Counselors, Mental Health Services, Religious Counseling or Social Service Organizations.

Crisis Lines: See inside front cover of your phone book or yellow pages under Crisis Intervention Service or white pages under your city, town or county, or under Rape Crisis Center or Suicide Prevention Center or call information.

District Attorney: See white pages under the name of your county.

District Court Clerk: See white pages under New Mexico State Government—District Court Offices.

Drug Abuse: See yellow pages under Drug Abuse and Addiction—Information and Treatment.

Education: See yellow pages under "schools" or "training" for local contacts.

Emergency Housing: See white pages under the name of your city, town or county. You can also call the closest domestic violence shelter or program, listed under "Domestic Violence Shelters" in this resource directory.

Employment: See yellow pages under Employment Agencies; Employment Contractors—Temporary Help; Employment Service—Government, Company, fraternal, etc.; Vocational Guidance; Employment Training Service or white pages under New Mexico State Government—Employment Security Department.

Family Violence: See the "Domestic Violence Shelters" section of this resource directory for a statewide list. If none is close to you, call your local police or sheriff's department office.

Financial Assistance: See white pages under New Mexico State Government, Human Services—Income Support.

Legal Services: See yellow pages under Lawyers or Legal Clinics or see white pages under the name of your county, under Northern New Mexico Legal Services or Southern New Mexico Legal Services or Legal Services.

Medical Services: See yellow pages under Clinics—Medical, Hospitals or Physicians and Surgeons.

Mental Health Services: See yellow pages under Mental Health Services.

Police: See inside front cover of phone book or white pages under the name of your city or town.

Sheriff: See inside front cover of phone book or white pages under the name of your county.

Social Services: See yellow pages under Social Services or white pages under New Mexico State Government, Health and Social Services Department.

Women's Organizations: Call the Commission on the Status of Women, 841-4662 or 1-800-432-9168 outside Albuquerque.

DOMESTIC VIOLENCE SHELTERS

Shelters

Alamorgordo
COPE
P.O. Box 1180
Alamogordo, NM 88310
437-2673 (Shelter)
434-3622

Albuquerque
Albuquerque Shelter for Victims
of Domestic Violence
P.O. Box 336
Albuquerque, NM 87103
247-4219 (Crisis)
242-3114 (Business)

Carlsbad
Battered Family Shelter
P.O. Box 2396
Carlsbad, NM 88220
885-4615 (24-hour Crisis Line)

Clovis
Shelter for Victims of
Domestic Violence
P.O. Box 1732
Clovis, NM 88101
769-0305 (Crisis)
762-0050 (Business)

Farmington
Family Crisis Center, Inc.
P.O. Box 2345
Farmington, NM 87499
325-1906 (24-hour Crisis Line)
325-3549 (Business)

Gallup
Battered Families Services, Inc.
P.O. Box 2763
Gallup, NM 87301
722-5200 (Crisis)
722-7483 (Business)

Hobbs
Option, Inc.
P.O. Box 2213
Hobbs, NM 88240
397-1576
393-2459

Laguna
Family Shelter Center
P.O. Box 194
Laguna, NM 87026
552-9701
552-9702

Las Cruces
La Casa, Inc.
P.O. Box 2463
Las Cruces, NM 88004
526-6661 (24-hour Line)

Roswell
Refuge—Roswell Refuge for
Battered Adults
P.O. Box 184
Roswell, NM 88201
624-0666 (24-hour Line)

Santa Fe
Esperanza
P.O. Box 5701
Santa Fe, NM 87502
988-9731 (24-hour Crisis Line)

Silver City
El Refugio
P.O. Box 900
Silver City, NM 88062
538-2125
538-9850

Other Domestic Violence Programs and Resources

Carlsbad
Social Services
1105 W. Mermod
Carlsbad, NM 88220
887-3576

Deming
Border Area Mental Health
Services
123 N. Gold
Deming, NM 88030
546-2174

Farmington
Family Crisis Center, Inc.
P.O. Box 2345
325-1906 (24-hour Hot Line)

Gallup
Crisis Life Line
Box 936
Gallup, NM 87301
722-2266 (Business)
722-5200 (Crisis)

Grants
Resources Center, Inc.
1500 N. Third
Grants, NM 87020
287-7985
287-8504 (Emergency)

Las Vegas
Sangre de Cristo Mental Health
Center
116 Bridge Street
Las Vegas, NM 87701
425-3558

Lordsburg
Border Area Mental Health
Services
P.O. Box 31
Lordsburg, NM 88045
542-9477

Los Alamos
The Family Council
P.O. Box 488
Los Alamos, NM 87544
662-3264
662-4422 (24-hour Crisis Line)

Los Alamos
Los Alamos Women's Center
P.O. Box 1337
Los Alamos, NM 87544
662-5299

Mora
Sangre de Cristo Community
Mental Health Services
P.O. Box 209
Mora, NM 87732
387-2275 (Business)
387-2201 (Crisis)

Raton
Sangre de Cristo Mental Health
Center
P.O. Box 1583
Raton, NM 87740
445-5561 (Business)
445-5562 (Crisis)

Silver City
Border Area Mental Health
P.O. Box 677
Silver City, NM 88062
388-4497 (Business)
388-4412 (Crisis)

Socorro
Marcella Wulfe
Socorro Task Force Program
1213 Hilton Place
Socorro, NM 87801
835-2358

Taos
Battered Women's Project of
Taos County
P.O. Box 169
Taos, NM 87571
758-2028 or 758-2203 (Business)
758-9888 (24-hour Crisis Line)

White Sands
Family Advocacy Program
Army Community Service
Center
105 Twin Cities
White Sands Missile Range, NM
88002
678-LIFE
678-2882 (Crisis Line)

TOLL-FREE NUMBERS IN NEW MEXICO

Alzheimer's Association (National) 1-800-621-0379

Behavioral Health Services 1-800-432-2070
(Health Environment Department)

Bureau of Revenue 1-800-432-5511

Cancer Information Service 1-800-422-6237
(Concerning cancer treatment, research, prevention (1-800-4 CANCER), treatment rehabilitation, and resources for further services.)

Commission on the Status of Women 1-800-432-9168

Consumer Complaints 1-800-432-2010

Crime Stoppers 1-800-432-6933

Department of Finance and Administration 1-800-432-7108
(Local Government Division)

Division of Revenue 1-800-432-5511

Energy Conservation & Management Division (EMD) 1-800-432-6782

Federal Budget 1-800-368-5668

Food Stamp Hotline, Human Services 1-800-432-6217

Game and Fish Department, Operation Game Thief 1-800-432-4263

Governor's Service Center (Santa Fe) 1-800-432-2000

Governor's Office of Employment and Training (GOETA) 1-800-432-2070

Governor's Office of Voluntary Citizen Participation 1-800-432-2070
(Youth Employment)

Health and Environment Department
Community Programs 1-800-432-2070
Disease Reporting 1-800-432-4404

Highway Department
Road Advisory 1-800-432-4269

Hospital and Nursing Home Eligibility 1-800-432-6824

Human Services Department 1-800-432-6217

Insurance Information Institute (Consumer Information) 1-800-221-4954

Internal Revenue, Dallas, TX, Federal Tax Information 1-800-527-3880

Lawyer Referral for the Elderly 1-800-343-6303

Legal Services, Inc., Southern New Mexico 1-800-621-7163

Lt. Governor's Office 1-800-432-4406

Medicare, For Questions about Part B of Medicare	1-800-432-6660
Mobile Housing Division	1-800-432-5519
Motor Vehicle Division	1-800-432-4407
New Mexico Library for the Blind and Handicapped	1-800-432-5515
Library Services	1-800-432-4401
Scientific Laboratory Division (HED)	1-800-432-9914
Second Opinion, on Medical Matters	1-800-432-6660
Social Security Administration	1-800-432-5900
Social Services—Adoption—Hot Line	1-800-432-2075
State Agency on Aging—Ombudsman Hot Line	1-800-432-2080
Veterans Administration Information	1-800-432-6853
Toll-free Numbers Information	1-800-555-1212